

I am writing this letter to explain my circumstance of getting behind on my payments for my Chapter 12 bankruptcy. I am a single mother of a 15year old son who has autism. In March 2016, my son had an unforgettable experience which led me to seek counsel of the mishandling from the Upper Darby School District of my son's situation during the school day. Due to the nature of the event, I ~~have had to miss~~ time from work and go to meetings with my son's attorney, take him to ~~counseling, medication management~~ and I had to be home to supervise visits with his behavior support specialist. In view of my son having autism and the event that traumatized him at school last March, he was re-evaluated and now has an additional diagnosis as follows: Depression, OCD, Intermittent Explosive Disorder and PTSD. My son had to be sent to Horsham Clinic in view of this new diagnosis. I was a contractor working as an Applied Behavior Analysis. ~~I do not get paid when~~ I have to leave work to take care of my son and there are no benefits associated with this job.

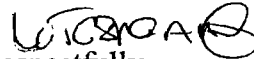
Due to everything my son has gone through such as elopement, drugs and using illegal prescriptions, I had to seek help from the police and out-patient hospitals. Nothing has been effective. In September I had to make a difficult decision and go from \$25.00 to \$14.38 an hour. I am still employed through Elwyn Seedlings but now I am a fulltime employee who can take advantage of benefits and time off.

In December, my son was not making any progress and I had to make the hardest decision as a parent and sign over temporary custody to a family member and move him to Texas. Since he has been in Texas he has been making great progress.

This situation has leads to why I have gotten behind in my payments. My finances were not where they were supposed to be due to missing work, paying attorney fees and managing my son. I am not able to have a job making 940.00 bi-weekly and I also have a part time job making \$19.00/hour (30 hours/month).

I know my situation was rough and I am ready to honor my obligation and continue making payments again on time. I hope that you reconsider and reinstate my previous payment agreement. I have a plan that consists of asking the courts to automatically take the payments from the paycheck if necessary. I am also requesting you to give me a chance to catch up with the arrears.

My home is all I have and it is my life and my foundation. I have worked hard in the past and I am willing to work hard again. Thank you for your time and consideration.


Respectfully,

Latasha Hall

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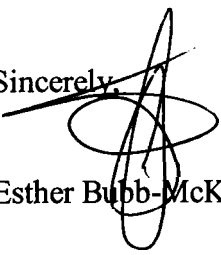
January 27, 2017

My name is Esther Bubb-Mckinnie I am the Assistant Director at Elwyn Seedlings where Latasha is employed. Latasha informed me of her situation with her 15 years old son who has autism and the difficulties he was having as well as the incident with the school which caused her to take time off without pay to see to his needs.

Unfortunately Latasha had to take a pay cut in order to receive benefits which made it difficult for her to maintain her living expenses coupled with that the incident with her son that caused her to fall behind in her payments.

Latasha is a wonderful person and her family's well-being is very important to her. Keeping her home that she worked so hard to maintain is now her focus and being granted the opportunity to get back on track with her payments would give her the peace of mind she needs to be able to provide a loving home for her family.

Sincerely,



Esther Bubb-McKinnie

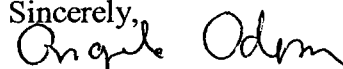
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~~My name is Angela Odom~~ and I work with Latasha at Elwyn Seedlings and I also consider her a friend. I am aware of her situation with her son. It has been very difficult to see her struggle with making sure her son gets the help he needs to be able to function to the best of his ability in addition to making time for her 9 year old daughter.

Latasha is an outstanding mother to her children and when the situation occurred with her son she had no choice but to miss days from work without pay being she was an independent contractor and did not qualify for paid time off.

As a character witness for her I am asking that you show some compassion for her situation and reinstate her agreement to help her gain her confidence back as well as peace of mind knowing that she will have a home to raise her son and daughter. Latasha is an honorable person as well as a veteran who is asking for consideration in view of her circumstances to save her home.

Sincerely,


Angela Odom